

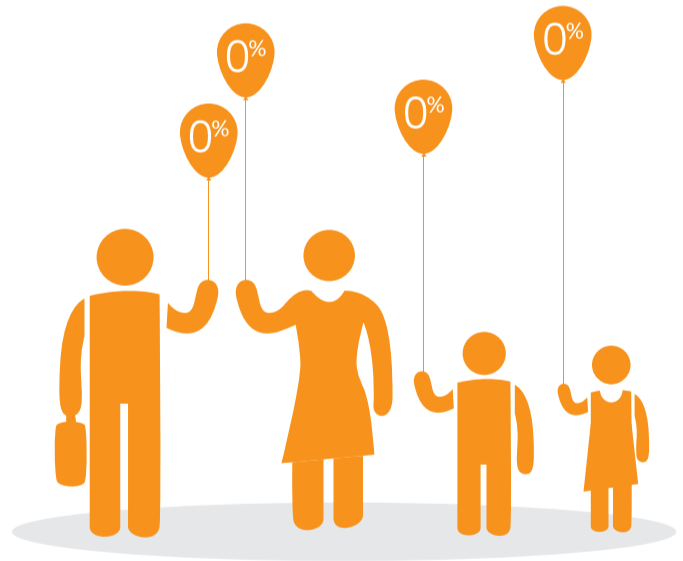
0% TAX

IT'S A NO BRAINER!

THE BIG BENEFIT OF TAX-FREE SAVINGS - IT'S FOR EVERY SINGLE ADULT AND CHILD.

Not only can you reward yourself with tax-free savings, you can also invest on behalf of your whole family.

Every single individual is entitled to a personal tax-free allowance of his or her own. This means that by opening a tax-free investment on behalf of your children (or other family member), you can unlock the full power of compound interest by leaving it to grow until they are old enough to use it!



THAT'S 0%

- No dividend tax.
- No income tax.
- No capital gains tax.



Described as a "no-brainer" by the financial sector, a tax-free savings account is absolutely the first thing you should consider after retirement planning – whether you are already saving, or planning to start.

So take the first step today for yourself and everyone else in your family, sign up for as much Tax-Free savings benefit as you can afford.

Choose the response that suits you best.

-  Apply online nedgroupinvestments.co.za
-  Call our call centre on: **0860 123 263**
-  Speak to your Financial Adviser.

Remember, if you haven't already taken advantage of this great opportunity to boost your long term savings you will need to deposit before 28 February to get your maximum allowed benefit for the current financial year.

EVERYTHING YOU NEED TO KNOW ABOUT THE TAX-FREE INVESTMENT OPPORTUNITY.

0%



HOW MUCH CAN I INVEST?

The limit is R30 000 per year, per individual, with a lifetime limit of R500 000. Although these amounts may be adjusted over time by National Treasury to keep pace with inflation.

Remember, you don't have to invest R30 000 – you can invest any amount up to that. (Minimums apply)



IS MY MONEY LOCKED IN OR CAN I ACCESS IT?

You can absolutely access your money, within 1 – 3 working days. There are no exit penalties and the only thing to remember is that once you have contributed the full R30 000, if you withdraw, you can't put it back in the same year. This is to encourage you to keep your long-term savings intact.



DO I HAVE TO PUT IN A WHOLE R30 000 AT ONCE?

No, you can contribute a lump sum (or several) or you can contribute through a regular monthly payment.

NB. It's important not to over-contribute so make sure you are keeping track of your contributions.



CAN I CONTRIBUTE ON BEHALF OF MY CHILD OR ANY OTHER FAMILY MEMBER?

Yes, you can contribute on behalf of a third party but be careful not to exceed your annual donations tax allowance.

0%

IS MY MONEY DEFINITELY TAX-FREE?

Yes absolutely 0% tax. No dividend tax. No income tax. No capital gains tax. And, if you open an account for someone else in your family, no donations tax provided you are within the annual allowance.

WHAT CAN I INVEST IN?

Unit trusts are flexible, cost effective and well regulated, making them an ideal vehicle for long-term savings. Nedgroup Investments offers a wide range of funds that suit your individual needs.

IS THERE A SPECIFIC FUND THAT NEDGROUP INVESTMENTS RECOMMENDS?

Everyone has different savings goals and different time horizons. We recommend that you speak to an experienced financial planner to choose the best combination of funds for your unique needs.



IF I AM ALREADY SAVING IN ANOTHER VEHICLE, SHOULD I CONSIDER CHANGING THAT TO INCLUDE THE TAX-FREE SAVINGS?

Yes, you should consider this, but not without consulting your financial adviser to ensure suitability.

WHY SHOULD I BE DOING THIS?



Everyone should be trying to do this, even if they are not already saving. Your money can grow faster in a tax-free investment than in a regular savings account because you don't pay tax on the investment return.

WHY INVEST WITH NEDGROUP INVESTMENTS?

Nedgroup Investments recently won the much coveted title of TOP MANAGEMENT COMPANY IN SA for both local and offshore funds (Plexcrowne Unit Trust Survey 30/09/2015).

**DON'T DELAY –
MAKE THE CALL
TODAY!**

Call us on **0860 123 263**

Invest online at **nedgroupinvestments.com**